

3/21/11 1:42:47  
DK T BK 3,285 PG 200  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Prepared By & Return To:  
Dumas & McPhail  
126 Government St  
Mobile, AL 36602  
251-438-2333

Grantor: Ocwen Loan Servicing, LLC  
Grantee: Kent D. McPhail

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on August 4, 2006, PHILLIP V RIDINGS and ROSALIE M RIDINGS, executed a Deed of Trust to ABSOLUTE TITLE, Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR NEW CENTURY MORTGAGE CORPORATION, which Deed of Trust is recorded in Book 2543, Page 79 in the Office of the Chancery Clerk of the County of DESOTO, State of Mississippi, pertaining to the following described property situated in said County and State, to wit:

Lot 7, Area A, Spence Property PUD, Section 29, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 82, Page 21, in the Desoto County Chancery Clerk, Mississippi to which plat reference is hereby given a more particular description of said property.

For Information Purposes Only:

Being the same property conveyed to Philip Ridings and wife Rosalie Ridings by Corporate Warranty Deed in Book 169, Page 129 dated 03/31/04 and recorded in the Chancery Clerk's Office of DeSoto County, Mississippi.

Also Commonly known as: 1469 Arcastle Loop South, Southaven, MS 38671

This conveyance is made subject to any and all zoning regulations, building restrictions, set back lines if any, easements and rights for public utilities application to this property.

**Indexing Instructions: Lot 7, Area A, Spence Property PUD, S29-T1S-R7W, Desoto Co., MS**

WHEREAS, the aforesaid Deed of Trust is assigned to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-NC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-NC1, by instrument dated the 19th day of August, 2010, and recorded in the office of the aforesaid Chancery Clerk in Book 3217, Page 593; and

WHEREAS, UNDER THE TERMS OF SAID Deed of Trust, the beneficiary or any subsequent holder of the Note secured by said Deed of Trust is authorized and empowered to appoint and substitute another Trustee in the place and stead of the Trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-NC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-NC1 is the holder of the note secured by the aforesaid Deed of Trust and now desires to substitute KENT D. MCPHAIL, OF Mobile, Alabama, in the place and stead of the said original Trustee named in the original deed or any subsequently appointed substitute Trustee; and

NOW THEREFORE, DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-NC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-NC1 does hereby appoint and substitute KENT D. MCPHAIL, AS Trustee in said Deed of Trust in the place and stead of said original Trustee or any subsequently appointed substitute Trustee.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and convey title to said foreclosed property to whomever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of it bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-NC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-NC1, acting by and through its duly authorized officer this the 2 day of Mar, 2010.

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE MORGAN  
STANLEY ABS CAPITAL I INC. TRUST 2007-NC1 MORTGAGE PASS-THROUGH  
CERTIFICATES, SERIES 2007-NC1 By Ocwen Loan Servicing, LLC, its Attorney in-  
fact

BY: 

Name: Chris Heinichen

AS ITS: Contract Management Coordinator

ATTEST: 

Name: Christina Carter

Title: Manager of Account Management or Substitute Trustee

STATE OF FLORIDA  
COUNTY OF PALM BEACH

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Chris Heinichen and Christina Carter known to me to be the Contract Management Coordinator and Manager of Account Management or Substitute Trustee respectfully of the said DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-NC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-NC1, who acknowledged to and before me that he/she/they signed and delivered the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this the  
2nd day of March, 2010.

NOTARY PUBLIC  
MY COMMISSION EXPIRES



Notary Public State of Florida  
Lesli D Goodman  
My Commission EE025748  
Expires 09/13/2014

